

## FINANCIAL AND COMMERCIAL.

**SATURDAY, April 24—P. M.**

The weekly statement of the associated banks is a very favorable one. There is an increase in every item except circulation, which shows a decrease of over three hundred thousand dollars. This is in consequence of the withdrawal of the Bank of North America from the National bank system. The increase in legal tenders is over two and a half million, exhibiting the steady flow of currency from the country usual at this season of the year. The increase in specie is over a million. Inasmuch as the Sub-Treasury disbursed \$1,875,000 in coin during the week, the increase in specie is a reflection of the combination of the items of specie and legal tenders. The total gain in reserve is \$3,715,191. The total amount held by the banks in excess of the legal reserve is \$7,075,000—a gain, as compared with last week of \$2,545,091. The last two statements compare as follows:

	April 17.	April 24.
Loans	\$205,184,882	\$207,458,074
Specie	7,111,779	8,580,280
Circulation	54,430,739	53,635,369
Deposits	171,000,000	171,000,000
Legal tenders	51,001,288	53,677,993

The following are the differences—

Increase in loans	\$2,273,192
Increase in specie	1,468,501
Decrease in circulation	795,370
Increase in deposits	—
Increase in legal tenders	2,676,010

The money market reflected the condition of the banks, as shown by the statement, and rates on call were quoted at six and seven per cent up to two o'clock, when the offerings were still more numerous and the banks took six per cent on government call money to obtain the two days' interest to Monday. Before the close of banking hours lenders had great difficulty in placing their balances, and money was offered as low as two per cent before three o'clock, which was the rate on one sum of over two hundred thousand dollars tendered to the government. Some apprehension is felt that the opening of navigation on the lakes will call for funds next week, or in the vicinity of May 1, to move grain which has been lying in the Western ports during the winter, but the demand can hardly be great, as the West is now largely in debt to the East and has been backward in making remittances, depending upon the movement of these remittances of last year's crop. Commercial paper shows a slight yielding in rates, the country banks being buyers of choice four months' double name acceptances at rates ranging from eight to ten and eleven per cent.

Foreign exchange was dull and steady on the basis of 104½ to 105½ for prime bankers' sixty days sterling. The cotton crop of the South has been exhausted as a source of bills, and with the present demand to make payment for the foreign coupons and foreign purchases the bankers are not disposed to draw until the character of the market is more fully developed. According to later and reliable intelligence the cotton crop so far is in excess of that of 1897-8. The aggregate receipts since September 1, 1898, up to this time have been 2,120,555 bales, against 2,162,064 bales for the same period last year, being an excess this season over last season of 57,790 bales.

Governments were more active, and the 62's were largely dealt in at 121, the market seeming to disregard a decline of one-quarter per cent at London. The 67's, which have been heavily sold "short," advanced to 115½ in the afternoon, under a pressure to "cover," and were lending "flat" late in the day. Treasurer Spinner has issued a circular informing all national banks that have deposited in the Treasury's office in trust to assure public moneys in their hands, that all future applications for exchange of such securities will be declined, under instructions of the Secretary of the Treasury. The circular was doubtless the result of inquiries of Messrs. Henry Cline & Co., of this city, who received the following specific reply relative to the Pacific issues:

**TREASURY DEPARTMENT.**  
**OFFICE OF THE COMPTROLLER OF THE CURRENCY.**  
WASHINGTON, April 23, 1899.

GENTLEMEN:—Your letter of the 22d inst., inquiring whether the Pacific Railroad currency bonds are acceptable as security for circulation of national banks is received.

By a late decision of the Secretary of the Treasury the acceptance of the Pacific Railroad currency bonds as security for circulation of national banks has been discontinued. Very respectfully,  
W. R. HURLBURD, Comptroller of the Currency.

The following were the closing street quotations this evening for government bonds—United States 5's, 1881, registered, 117½; 117½; do, coupon, 117½; 117½; do, five-twelves, registered, 112; 112; do, do, coupon, 102; 121; 121½; do, do, coupon, 1894, 116½; 116½; do, do, coupon, 1895, 118½; 118½; do, do, coupon, new, 1895, 115½; 115½; do, do, coupon, 1897, 115½; 115½; do, do, coupon, 1898, 105½; 105½; do, do, coupon, 1899, 105½; 105½; do, do, coupon, 1900, 105½; 105½; do, do, coupon, 1901, 105½; 105½; do, do, coupon, 1902, 105½; 105½; do, do, coupon, 1903, 105½; 105½; do, do, coupon, 1904, 105½; 105½; do, do, coupon, 1905, 105½; 105½; do, do, coupon, 1906, 105½; 105½; do, do, coupon, 1907, 105½; 105½; do, do, coupon, 1908, 105½; 105½; do, do, coupon, 1909, 105½; 105½; do, do, coupon, 1910, 105½; 105½; do, do, coupon, 1911, 105½; 105½; do, do, coupon, 1912, 105½; 105½; do, do, coupon, 1913, 105½; 105½; do, do, coupon, 1914, 105½; 105½; do, do, coupon, 1915, 105½; 105½; do, do, coupon, 1916, 105½; 105½; do, do, coupon, 1917, 105½; 105½; do, do, coupon, 1918, 105½; 105½; do, do, coupon, 1919, 105½; 105½; do, do, coupon, 1920, 105½; 105½; do, do, coupon, 1921, 105½; 105½; do, do, coupon, 1922, 105½; 105½; do, do, coupon, 1923, 105½; 105½; do, do, coupon, 1924, 105½; 105½; do, do, coupon, 1925, 105½; 105½; do, do, coupon, 1926, 105½; 105½; do, do, coupon, 1927, 105½; 105½; do, do, coupon, 1928, 105½; 105½; do, do, coupon, 1929, 105½; 105½; do, do, coupon, 1930, 105½; 105½; do, do, coupon, 1931, 105½; 105½; do, do, coupon, 1932, 105½; 105½; do, do, coupon, 1933, 105½; 105½; do, do, coupon, 1934, 105½; 105½; do, do, coupon, 1935, 105½; 105½; do, do, coupon, 1936, 105½; 105½; do, do, coupon, 1937, 105½; 105½; do, do, coupon, 1938, 105½; 105½; do, do, coupon, 1939, 105½; 105½; do, do, coupon, 1940, 105½; 105½; do, do, coupon, 1941, 105½; 105½; do, do, coupon, 1942, 105½; 105½; do, do, coupon, 1943, 105½; 105½; do, do, coupon, 1944, 105½; 105½; do, do, coupon, 1945, 105½; 105½; do, do, coupon, 1946, 105½; 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105½; do, do, coupon, 2307, 105½; 105½; do, do, coupon, 2308, 105½; 105½; do, do, coupon, 2309, 105½; 105½; do, do, coupon, 2310, 105½; 105½; do, do, coupon, 2311, 105½; 105½; do, do, coupon, 2312, 105½; 105½; do, do, coupon, 2313, 105½; 105½; do, do, coupon, 2314, 105½; 105½; do, do, coupon, 2315, 105½; 105½; do, do, coupon, 2316, 105½; 105½; do, do, coupon, 2317, 105½; 105½; do, do, coupon, 2318, 105½; 105½; do, do, coupon, 2319, 105½; 105½; do, do, coupon, 2320, 105½; 105½; do, do, coupon, 2321, 105½; 105½; do, do, coupon, 2322, 105½; 105½; do, do, coupon, 2323, 105½; 105½; do, do, coupon, 2324, 105½; 105½; do, do, coupon, 2325, 105½; 105½; do, do, coupon, 2326, 105½; 105½; do, do, coupon, 2327, 105½; 105½; do, do, coupon, 2328, 105½; 105½; do, do, coupon, 2329, 105½; 105½; do, do, coupon, 2330, 105½; 105½; do, do, coupon, 2331, 105½; 105½; do, do, coupon, 2332, 105½; 105½; do, do, coupon, 2333, 105½; 105½; do, do, coupon, 2334, 105½; 105½; do, do, coupon, 2335, 105½; 105½; do, do, coupon,